

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

In re:
Gustavo Enrique Garcia
aka Gus Garcia

Debtor

Case No. 09-36233-KRH
Chapter 13

DEBTOR'S RESPONSE TO NOTICE OF DEFAULT

Now comes the Debtor (s) in this matter, by counsel, and as and for his Response to the Notice of Default filed by Bank of America, N.A. as servicer for U.S. Bank National Association as Trustee for JPMorgan Mortgage Acquisition Trust 2006-CW1 on 07/08/2014, says as follows:

1. Debtor disputes the amount of arrears and demands a strict accounting of all funds received by Bank of America.
2. Debtor has funds to cure default on deposit with his bank. Said fund are currently on hold by the bank and will be released 7/28/2014. Debtor will tender funds by certified check once his bank has released them.

WHEREFORE, Debtor respectfully moves the Court that relief not be granted pursuant to the Notice of Default.

Respectfully submitted:
Gustavo Enrique Garcia

BY: /s/ Richard Oulton
Counsel

Richard James Oulton, VSB#29640
The America Law Group, Inc.
t/a The Debt Law Group
8501 Mayland Drive, Suite 106
Henrico, VA 23294
(804) 308-0051

Certificate of Service

I certify that on 07/22/2014, I transmitted a true copy of the foregoing electronically through the Court's CM/ECF system to Angela Watson counsel for Select Portfolio Servicing, Inc., as servicing agent for Bank of America, N.A., as servicer for U.S. Bank National Association as trustee for JPMorgan Mortgage Acquisition Trust 2006-CW1.

/s/ Jessica L. Fellows

Jessica L. Fellows